

Hi,

I am against allowing creditors and debt collectors to call my cell phone without prior authorization for following reasons:

1. Calls made to and from cell phones during the day are made at the highest rate using precious day-time minutes.
2. When overseas the international rates during the day are even higher.
3. I am not usually at home when answering my cell phone (which is why I have a home phone) which would not put me in a position to lookup, verify and possibly contest an unpaid debt much less pay it. This would simply turn the call into a harassment call.
4. Several states have recently passed anti-cell phone laws while driving which could expose the cell phone owner to unnecessary legal jeopardy when answering a call thinking it might be an emergency.
5. Since the creditor or debt collector cannot know where the owner of the cell phone is located at the moment of the call or what time zone the owner might be in, such calls may fall outside acceptable times to receive a call (think soldiers in Iraq).
6. The cell phone may be a company cell phone which could potentially expose an employee to disciplinary action.
7. Mail and the newer form email are readily available as replacements for those folks that don't have a registered land lines for an in person contact. Certified mail is wonderful service offered by the U.S. Postal Service (UPS and FEDEX may even have a competitive offering as well) to ensure that someone receives the message.
8. There are well established legal methods of arranging for liens or garnishing wages on unpaid debts.

Please take the above points into consideration when deciding to allow creditors and debt collector's unrestricted access to call cell phones.

Thank you.